

**FACTS****WHAT DOES BB&T SECURITIES, LLC DO WITH YOUR PERSONAL INFORMATION?**

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and transaction history
- credit history and assets

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons BB&T Securities chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BB&T Securities share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus; or, as permitted by law	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	We don't share.
<b>For joint marketing with other financial companies</b>	No	We don't share.
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share.
<b>For our affiliates to market to you</b>	No	We don't share.
<b>For nonaffiliates to market to you</b>	No	We don't share.

**Questions?** Call 1-800-852-3357 or go to [WWW.BBTSECURITIES.COM](http://WWW.BBTSECURITIES.COM)

Who we are	
<b>Who is providing this notice?</b>	BB&T Securities, LLC, a separate nonbank affiliate of BB&T Corporation.
What we do	
<b>How does BB&amp;T Securities protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Our employees are bound by our Code of Ethics and policies to access personal information only for legitimate business purposes and to keep information about you confidential.</p>
<b>How does BB&amp;T Securities collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ give us your contact information or open an account</li> <li>▪ make deposits or withdrawals from your account</li> <li>▪ use your credit or debit card or make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include financial companies with BB&amp;T in their name such as BB&amp;T Insurance Services, Inc., BB&amp;T Investment Services, Inc., and financial companies such as Sterling Capital Management, LLC.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Nonaffiliates we share with can include government entities, and companies that assist in servicing your account(s) with us.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>BB&amp;T Securities doesn't jointly market.</i></li> </ul>
Other important information	
You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you.	